

LifeScape[®]
Acci-Flex Accidental Death
Benefit Insurance

PRODUCT GUIDE



FOR AGENT USE ONLY. Not for use with consumers.
Product rates, availability and features may vary by state.

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Product Guide for Acci-Flex Accidental Death Benefit Insurance Policy

Producers selling Acci-Flex must have a *health* insurance license.

Important Notice: This is a generic product guide. Your state may require a state-specific contract. The contract L T02-E (Acci-Flex), or the optional benefits listed may not be available in all states.

The individual contract is your ultimate authority for any questions you may have about the requirements of this product. If your state requires a state-specific contract or applications, these will be provided to you.

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Product Highlights

Acci-Flex is a guaranteed premium accidental death benefit insurance policy. It is a nonparticipating policy. Premiums are guaranteed renewable to age 75. The product is issued on a non-medical basis.

ISSUE AGES

18 through 60 (age last birthday)

ISSUE AMOUNTS

\$50,000 – \$250,000

POLICY FEE

\$45, commissionable

UNDERWRITING CLASSES

Male, Female

CONVERTIBILITY

The Acci-Flex policy is not convertible.

EXCLUSIONS (may vary by state)

Assurity will not pay the face amount if the death of the insured results from any of the following:

- Engaging in or attempting to commit a felony
- Engaging in an illegal occupation
- Intentionally causing a self-inflicted injury
- Committing or attempting to commit suicide, whether sane or insane
- Involvement in any period of armed conflict, whether declared or not
- Using drugs or alcohol except for prescribed drugs taken as prescribed
- Piloting a non-commercial aircraft more than 150 hours annually
- “Flying for pay” an aircraft outside of established air routes in the United States or Canada
- Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports
- Traveling outside of the United States or Canada for more than 14 days
- Operating a motor vehicle while under the influence of alcohol or drugs

Riders *(May vary by state)*

ACCIDENT ONLY DISABILITY INCOME RIDER

(Refer to the Disability Income Product Guide and Occupation Guide for rules)

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident. This rider is guaranteed renewable through attained age 65 of the insured, at which point the rider terminates.

Elimination Period: 90 days

Benefit Period: 2 years

Underwriting: Simplified underwriting. Must be at current job for at least one month.

Issue Ages: 18 through 60 (age last birthday)

Eligibility: Available only at the time of issue

Maximum Monthly Benefit Amount

Monthly Benefit Amount must be rounded to the lowest \$100 increment. Lesser of \$1,800 per month or 1.5 percent of the base policy face amount. The benefit amount is limited to a maximum of 60 percent of applicant's gross earned monthly income, 40 percent in CA. The maximum disability income benefit issued will also be based on the total of all in force individual and group disability income benefits. The maximum allowable for railroad workers is \$1,500.

Minimum Monthly Benefit Amount: \$300 per month

Unacceptable Occupations: Applicants employed in the following occupations are not eligible for the Accident Only Disability Income Rider:

Exclusions (may vary by state)

No Monthly Benefit will be paid for Total Disabilities that result from any of the following if the Insured is:

- Engaging in or attempting to commit a felony
- Engaging in an illegal occupation
- Intentionally causing a self-inflicted injury
- Committing or attempting to commit suicide, whether sane or insane
- Involvement in any period of armed conflict, whether declared or not
- Using drugs or alcohol except for prescribed drugs taken as prescribed
- Piloting a non-commercial aircraft more than 150 hours annually
- "Flying for pay" an aircraft outside of established air routes in the United States or Canada
- Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports
- Traveling outside of the United States or Canada for more than 14 days
- Operating a motor vehicle while under the influence of alcohol or drugs

Riders *(continued)*

Unacceptable Occupations

Applicants employed in the following occupations are not eligible for the Accident Only Disability Income Rider:

- Actor/Actress
- Armed Forces
- Freelance Artist
- Asbestos Remover
- Athlete
- Author/Writer
- Air Traffic Controller
- Dock Worker
- Domestic Servant
- Entertainer
- Explosive Handler
- First Mate - cruise ship
- Flight Service Specialist
- Fisherman
- Mining below ground
- Missionary
- Model
- Musician
- Nanny
- Offshore Driller
- Photographer - aerial, war, or stunt
- Pilot, for pay
- Process Server
- Retired
- Sales - door to door
- Sculptor
- Servant
- Steeplejack
- Flight Attendant
- Commercial Pilot
- Bartender, waiter, waitress
- Big Game Guide
- Repossessing Agent
- Boilermaker
- Bridge Building or Maintenance
- Chauffeur (Self-employed)
- Day Trader (Stocks)
- Detective (private)
- FBI agent
- Garbage Collector
- Government Officials
- Military
- Guide (hunting, fishing)
- Homemaker
- Horse trainer
- Jockey
- Karate Instructor
- Longshoreman
- Stevedore
- Student
- Power line Construction /Maintenance
- Diver
- Private Nurse
- Underwater Search and Rescue
- Disabled currently
- Merchant Marine

Riders *(continued)*

WAIVER OF PREMIUM RIDER

The Waiver of Premium Rider provides for waiver of premium payments during a total disability of the insured occurring before the policy anniversary closest to the insured's 60th birthday. Premiums for Waiver of Premium are payable to the policy anniversary following the insured's 60th birthday. Available issue ages are 18 through 55 on an age last birthday basis.

The rider contains a six-month retroactive Elimination Period; that is, the disability must continue for six months before benefits are granted. Once the insured has qualified for benefits, Assurity will refund any premiums paid during the disability and prior to approval of the claim.

Benefits for a disability may be granted retroactively for no more than one year from the notice of claim to Assurity.

"Total disability" means the inability of the insured to engage in employment for which the insured is reasonably qualified by education, training or experience. Total disability must result solely from an accidental bodily injury received which originates while the Waiver of Premium rider is in force and must require the regular care of a physician.

Eligibility: Must be at current job for at least one month

RETURN OF PREMIUM

Provides for a return of a percentage of the total premiums paid for the policy and any riders, including the premium paid for this rider, if the policy and rider are terminated for reasons other than the death of the insured. Available issue ages are as indicated on the base plan.

Eligibility: Available only at the time of issue

Riders (continued)

(May vary by state)

Return of Premium percentage payable upon policy termination is as follows:

Policy Year	Return Percentage Issue Age 18 – 45	Policy Year	Return Percentage Issue Age 46 – 50	Policy Year	Return Percentage Issue Age 51 – 55	Policy Year	Return Percentage Issue Age 56 – 60
1 – 5	0%	1 – 5	0%	1 – 5	0%	1 – 5	0%
6	1%	6	2%	6	3%	6	5%
7	2%	7	4%	7	6%	7	10%
8	3%	8	6%	8	9%	8	15%
9	4%	9	8%	9	12%	9	20%
10	5%	10	10%	10	15%	10	25%
11	7%	11	13%	11	22%	11	40%
12	9%	12	16%	12	29%	12	55%
13	11%	13	19%	13	35%	13	70%
14	13%	14	22%	14	43%	14	85%
15	15%	15	25%	15	50%	15+	100%
16	17%	16	30%	16	60%		
17	19%	17	35%	17	70%		
18	21%	18	40%	18	80%		
19	23%	19	45%	19	90%		
20	25%	20	50%	20+	100%		
21	30%	21	60%				
22	35%	22	70%				
23	40%	23	80%				
24	45%	24	90%				
25	50%	25+	100%				
26	60%						
27	70%						
28	80%						
29	90%						
30+	100%						

Underwriting Guidelines

BACKDATING POLICY ISSUE DATE

Assurity will backdate the policy issue date six months prior to application's signature date to "save age" (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow for a lesser age to meet eligibility requirements).

BANKRUPTCY

Consideration of financial stability is an important part of the underwriting process. No coverage will be considered if bankruptcy is ongoing or pending, and until bankruptcy is discharged.

Base Premium Rates

Annual Premiums per \$1,000 Face Amount
Add \$45 Policy Fee

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18-29	0.98	0.44
30-39	0.79	0.44
40-49	0.71	0.47
50-60	0.83	0.59

Base Premium Rates – FOR FLORIDA ONLY!

Annual Premiums per \$1,000 Face Amount
Add \$45 Policy Fee
(Effective 9-15-2008)

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18-29	0.85	0.38
30-39	0.69	0.38
40-49	0.62	0.41
50-60	0.72	0.51

Accident Only Disability Income Rider

Annual Premiums per \$100 Monthly Benefit

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18-29	7.58	7.73
30-39	7.77	8.54
40-49	7.98	9.72
50-60	8.33	11.19

Return of Premium Rider Factor

The premium for this rider is equal to the sum of the base policy premium, including the \$45 policy fee, and premium for all other riders attached to the base policy, times the Return of Premium Factor corresponding to the issue age of the insured.

Issue	
<u>Age</u>	<u>Factor</u>
18-25	0.25
26.....	0.26
27.....	0.27
28.....	0.28
29.....	0.29
30.....	0.30
31.....	0.31
32.....	0.32
33.....	0.33
34.....	0.34
35.....	0.35
36.....	0.35
37.....	0.35
38.....	0.35
39.....	0.35
40.....	0.35
41.....	0.34
42.....	0.33
43.....	0.32

Issue	
<u>Age</u>	<u>Factor</u>
44.....	0.31
45.....	0.30
46.....	0.36
47.....	0.42
48.....	0.48
49.....	0.54
50.....	0.60
51.....	0.68
52.....	0.76
53.....	0.84
54.....	0.92
55.....	1.00
56.....	1.08
57.....	1.16
58.....	1.24
59.....	1.32
60.....	1.40

Waiver of Premium Rider Rates on Acci-Flex policy

Annual Premiums per \$1,000 Accidental Death Benefit

Base Insured Issue Age	Male	Female
18	0.03	0.02
19	0.03	0.02
20	0.03	0.02
21	0.03	0.02
22	0.03	0.02
23	0.03	0.02
24	0.03	0.02
25	0.03	0.02
26	0.03	0.02
27	0.03	0.02
28	0.03	0.03
29	0.03	0.03
30	0.03	0.03
31	0.03	0.03
32	0.03	0.03
33	0.03	0.03
34	0.04	0.04
35	0.04	0.04
36	0.04	0.04
37	0.04	0.04
38	0.04	0.04
39	0.04	0.05
40	0.05	0.05
41	0.05	0.05
42	0.05	0.05
43	0.05	0.05
44	0.06	0.05
45	0.06	0.06
46	0.07	0.06
47	0.07	0.06
48	0.08	0.07
49	0.08	0.07
50	0.09	0.07
51	0.09	0.08
52	0.1	0.08
53	0.1	0.08
54	0.11	0.08
55	0.11	0.08

Waiver of Premium Rider Rates for Accident Only Disability Income Rider

Annual Premiums per \$100 Monthly Benefit

Base Insured Issue Age	Male	Female
18	0.21	0.30
19	0.21	0.30
20	0.21	0.30
21	0.21	0.30
22	0.21	0.30
23	0.21	0.30
24	0.21	0.30
25	0.21	0.30
26	0.22	0.32
27	0.23	0.35
28	0.24	0.37
29	0.25	0.40
30	0.26	0.42
31	0.28	0.44
32	0.29	0.47
33	0.30	0.49
34	0.31	0.51
35	0.33	0.53
36	0.35	0.57
37	0.37	0.61
38	0.39	0.65
39	0.41	0.69
40	0.43	0.73
41	0.45	0.75
42	0.47	0.76
43	0.49	0.78
44	0.52	0.80
45	0.54	0.82
46	0.57	0.85
47	0.60	0.88
48	0.63	0.92
49	0.66	0.95
50	0.69	0.98
51	0.71	0.97
52	0.73	0.97
53	0.75	0.96
54	0.77	0.95
55	0.79	0.94

Customer Service

ASSURITY ADVANTAGE SERVICE GUARANTEE

SAME-DAY SERVICE GUARANTEE FOR E-APPS

This product qualifies for the **Assurity Advantage**, a same-day service guarantee that assures your simplified underwritten **electronic applications** will be processed and the policy mailed on the same day it was received, or the writing agent can cash in on an additional \$100. Applications need to be filled out correctly, be electronically signed and submitted, and all required items included to qualify. Applications received by Assurity after 1:00 p.m.* CST will be recorded as received the next business day.

*Please allow up to 60 minutes after clicking Submit for an e-app to transmit to Assurity.

TWO-DAY SERVICE GUARANTEE FOR PAPER APPS

This product qualifies for the **Assurity Advantage**, a two-day service guarantee, that assures your simplified underwritten **paper application** will be processed and the policy mailed within two business days, or the writing agent can cash in on an additional \$100. Applications need to be filled out correctly and all required items included to qualify. Applications received by Assurity after 12:00 Noon CST will be recorded as received the next business day.

MULTIPLE APPLICATIONS RECEIVED WITH A SERVICE GUARANTEE PRODUCT

When multiple products are applied for simultaneously, we will hold all applications until a final decision has been made for each product, and they will be issued together.

Therefore, if a product in the **Assurity Advantage** program is applied for at the same time as a non-Assurity Advantage product, it will not qualify for the service guarantee.

Note: Acci-Flex applications may be approved in advance of fully underwritten products if the application meets approval criteria.

For full rules or more information about the **Acci-Flex Advantage**, contact your regional sales manager.

Customer Service (continued)

ACCI-FLEX UPGRADE

An Acci-Flex policyholder can “upgrade” all or part of their policy to a fully-underwritten or non-medical life product receiving credit of up to one year of Acci-Flex first year premium applied towards the new policy premium. Guidelines are as follows.

- **PREMIUM CREDITED** – If the Acci-Flex policy is in force for a year, a full year’s premium will be credited to the new coverage. If the Acci-Flex policy is in force for less than a year, the pro-rated premium will be credited to the new coverage.
- **ENTIRE OR PARTIAL UPGRADES** – All or part of the Acci-Flex coverage may be upgraded. For an entire upgrade, all premium including the policy fee will be credited to the new coverage. For a partial upgrade, premium for units converted not including the policy fee will be credited to the new coverage. Any remaining Acci-Flex coverage must still exceed the \$50,000 minimum.
- **HOW TO APPLY** – When applying for the new coverage, the policy owner must request upgrade through a cover letter or completed Application For Changes to Health Policy form submitted with the new coverage application including: (a) the intent to upgrade existing Acci-Flex coverage, (b) how much Acci-Flex coverage should be upgraded, and (c) how much Acci-Flex coverage, if any, should be kept in force.
- **WHEN TO APPLY** – Acci-Flex policyholders are eligible for the upgrade at any time Acci-Flex coverage is in force.
- **NEW COVERAGE UNDERWRITING** – Acci-Flex coverage will not be terminated until new coverage is issued subject to the new coverage’s underwriting and issue process. All underwriting and issue guidelines still apply according to the insured’s attained age.
- **NEW COVERAGE ISSUE LIMITS** – The insured may apply for more new coverage than what is being upgraded with the existing Acci-Flex policy but they will only receive credit for the upgraded Acci-Flex coverage.
- **COMMISSION** – First year commission for the new coverage will only be paid on “new premium” – any increase in premium for the new coverage over what was upgraded from the Acci-Flex coverage.
- **RIDERS** – Rider premium will be credited for riders attached to the Acci-Flex policy also issued with new coverage.

About Assurity

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

REVISIONS TO THIS PRODUCT GUIDE

Date	Page	Update
4/15/2013	1,2,3	Took out references to "term life policy"
9/18/2012	5	Added Unacceptable Occupations section for Accident-Only DI Rider
1/5/2012	12	Added Acci-Flex Upgrade section
11/8/2011	6	Added "Underwriting Guidelines" section
2/10/2011	11	Assurity Advantage updated to include same-day and two-day service
9/15/2010	4	Added Max Monthly Benefit for Railroad workers
3/17/2010	11	Added the "Acci-Flex Advantage" 2-day guarantee text
3/17/2010	4,5	Added "May vary by state" to Rider text. Also added "Eligibility" text.